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**DECLARATION – Utility or Design Patent Application**Direct all correspondence to: ☒ Customer Number **24,239** OR ☐ Correspondence address below

Name

**MOORE & VAN ALLEN PLLC**

Address

**2200 West Main Street, Suite 800**

City

**Durham**

State

**NC**

ZIP

**27705**

Country

**US**

Telephone

**919-286-8000**

Fax

**919-286-8199**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**NAME OF SOLE OR FIRST INVENTOR:**☐ A petition has been filed for this unsigned inventor

Given Name

(first and middle [if any])

**Kris**

Family Name

Or Surname

**Gagnon**Inventor's  
Signature

Date

Residence: City

**Winnetka**

State

**IL**

Country

**USA**

Citizenship

**USA**

Mailing Address

**1005 Sunset Road**

City

**Winnetka**

State

**IL**

ZIP

**60093**

Country

**USA****NAME OF SECOND INVENTOR:**☐ A petition has been filed for this unsigned inventor

Given Name

(first and middle [if any])

**Bridget**

Family Name

Or Surname

**Garavalia**Inventor's  
Signature*Bridget Garavalia*

Date

**3/31/04**

Residence: City

**Joliet**

State

**IL**

Country

**USA**

Citizenship

**USA**

Mailing Address

**1013 Western Avenue**

City

**Joliet**

State

**IL**

ZIP

**60435**

Country

**USA**☐ Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto

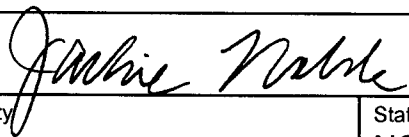
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<b>NAME OF THIRD INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) <b>Hetty E.</b>		Family Name Or Surname <b>Harlan</b>	
Inventor's Signature <i>Hetty E. Harlan</i>		Date <b>4/2/04</b>	
Residence: City <b>River Forest</b>	State <b>IL</b>	Country <b>USA</b>	Citizenship <b>USA</b>
Mailing Address <b>510 Monroe Avenue</b>			
City <b>River Forest</b>	State <b>IL</b>	ZIP <b>60305</b>	Country <b>USA</b>
<b>NAME OF FOURTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) <b>Michael</b>		Family Name Or Surname <b>McKay</b>	
Inventor's Signature		Date	
Residence: City <b>Wilton</b>	State <b>CT</b>	Country <b>USA</b>	Citizenship <b>USA</b>
Mailing Address <b>193 Sturges Ridge Road</b>			
City <b>Wilton</b>	State <b>CT</b>	ZIP <b>06897</b>	Country <b>USA</b>
<b>NAME OF FIFTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) <b>Jackie</b>		Family Name Or Surname <b>Noble</b>	
Inventor's Signature		Date	
Residence: City <b>Charlotte</b>	State <b>NC</b>	Country <b>USA</b>	Citizenship <b>USA</b>
Mailing Address <b>5626 Hillingdon Road</b>			
City <b>Charlotte</b>	State <b>NC</b>	ZIP <b>28226</b>	Country <b>USA</b>
<input type="checkbox"/> Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto			

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<b>NAME OF THIRD INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) <b>Hetty E.</b>		Family Name Or Surname <b>Harlan</b>	
Inventor's Signature			Date
Residence: City <b>River Forest</b>	State <b>IL</b>	Country <b>USA</b>	Citizenship <b>USA</b>
Mailing Address <b>510 Monroe Avenue</b>			
City <b>River Forest</b>	State <b>IL</b>	ZIP <b>60305</b>	Country <b>USA</b>
<b>NAME OF FOURTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) <b>Michael D.</b>		Family Name Or Surname <b>McKay</b>	
Inventor's Signature <i>Michael D. McKay</i>			Date <b>4/2/04</b>
Residence: City <b>Wilton</b>	State <b>CT</b>	Country <b>USA</b>	Citizenship <b>USA</b>
Mailing Address <b>193 Sturges Ridge Road</b>			
City <b>Wilton</b>	State <b>CT</b>	ZIP <b>06897</b>	Country <b>USA</b>
<b>NAME OF FIFTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) <b>Jackie</b>		Family Name Or Surname <b>Noble</b>	
Inventor's Signature			Date
Residence: City <b>Charlotte</b>	State <b>NC</b>	Country <b>USA</b>	Citizenship <b>USA</b>
Mailing Address <b>5626 Hillingdon Road</b>			
City <b>Charlotte</b>	State <b>NC</b>	ZIP <b>28226</b>	Country <b>USA</b>
<input type="checkbox"/> Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto			

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<b>NAME OF THIRD INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) Hetty E.		Family Name Or Surname Harlan	
Inventor's Signature			Date
Residence: City River Forest	State IL	Country USA	Citizenship USA
Mailing Address 510 Monroe Avenue			
City River Forest	State IL	ZIP 60305	Country USA
<b>NAME OF FOURTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) Michael		Family Name Or Surname McKay	
Inventor's Signature			Date
Residence: City Wilton	State CT	Country USA	Citizenship USA
Mailing Address 193 Sturges Ridge Road			
City Wilton	State CT	ZIP 06897	Country USA
<b>NAME OF FIFTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) Jackie		Family Name Or Surname Noble	
Inventor's Signature 			Date 3-31-2004
Residence: City Charlotte	State NC	Country USA	Citizenship USA
Mailing Address 5626 Hillingdon Road			
City Charlotte	State NC	ZIP 28226	Country USA
<input type="checkbox"/> Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto			

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<b>NAME OF SIXTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) <b>Arun</b>		Family Name Or Surname <b>Pinto</b>	
Inventor's Signature <i>Arun Pinto</i>		Date <i>March 31, 2004</i>	
Residence: City <b>Charlotte</b>	State <b>NC</b>	Country <b>USA</b>	Citizenship <b>India</b>
Mailing Address <b>6609 Fairway Point Drive</b>			
City <b>Charlotte</b>	State <b>NC</b>	ZIP <b>28269</b>	Country <b>USA</b>
<b>NAME OF SEVENTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any]) <b>Vipin</b>		Family Name Or Surname <b>Ramani</b>	
Inventor's Signature <i>Vipin Ramani</i>		Date <i>March 31, 2004</i>	
Residence: City <b>Charlotte</b>	State <b>NC</b>	Country <b>USA</b>	Citizenship <b>India</b>
Mailing Address <b>4941 King Arthur Drive</b>			
City <b>Charlotte</b>	State <b>NC</b>	ZIP <b>28277</b>	Country <b>USA</b>
<b>NAME OF EIGHTH INVENTOR:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name Or Surname	
Inventor's Signature		Date	
Residence: City	State	Country	Citizenship
Mailing Address			
City	State	ZIP	Country
<input type="checkbox"/> Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto			

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<b>DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION</b> <b>(37 CFR 1.63)</b>  <input checked="" type="checkbox"/> Declaration Submitted with Initial Filing    OR <input type="checkbox"/> Declaration Submitted after Initial Filing (surcharge) (37 CFR 1.16 (e)) required)	Attorney Docket Number	014033-000023
	First Named Inventor	Kris Gagnon
	COMPLETE IF KNOWN	
	Application Number	
	Filing Date	
	Art Unit	
	Examiner Name	

**I hereby declare that:**

Each inventor's residence, mailing address, and citizenship are as stated below next to their name.

I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND SYSTEM TO MANAGE A CREDIT PORTFOLIO AND TO TRIGGER CREDIT ACTIONS

(Title of the Invention)

the specification of which

☒ is attached hereto

OR

☐ was filed on (MM/DD/YYYY) as United States Application Number or PCT InternationalApplication Number and was amended on (MM/DD/YYYY)  (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				YES	NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02/B attached hereto:

[Page 1 of 4]

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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Given Name

(first and middle [if any])

**Kris**

Family Name

Or Surname

**Gagnon**Inventor's  
Signature*Kris Gagnon*

Date

**4/6/04**

Residence: City

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State

**IL**

Country

**USA**

Citizenship

**USA**

Mailing Address

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City

**Winnetka**

State

**IL**

ZIP

**60093**

Country

**USA****NAME OF SECOND INVENTOR:**☐ A petition has been filed for this unsigned inventor

Given Name

(first and middle [if any])

**Bridget**

Family Name

Or Surname

**Garavalia**Inventor's  
Signature

Date

Residence: City

**Joliet**

State

**IL**

Country

**USA**

Citizenship

**USA**

Mailing Address

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**Joliet**

State

**IL**

ZIP

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**USA**☐ Additional inventors are being named on the

supplemental Additional Inventor(s) sheet(s) PTO/SB/02S or 02LR attached hereto